

<b>Notice of References Cited</b>	Application/Control No. 10/036,048		Applicant(s)/Patent Under Reexamination HUANG, XIAO-MING	
	Examiner Ann Loftus		Art Unit 3694	Page 1 of 1

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
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*	B	US-6,202,053	03-2001	Christiansen et al.	705/38
*	C	US-5,940,812	08-1999	Tengel et al.	705/38
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	L	US-			
	M	US-			

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**NON-PATENT DOCUMENTS**

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	V	Friedland, Marc. Credit Scoring Digs Deeper into Data, Credit World, May/June 1996. (Vol. 84, Issue 5, p. 19)
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.